

**Marie-Ann Greenberg, MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**

IN RE:

EMIL GURAL  
DEBORAH RYERSON

**Case No.: 10-41396 RG**

**HEARING DATE: 6/1/2011**

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**TRUSTEE'S OBJECTIONS TO CONFIRMATION OF MODIFIED PLAN POST CONFIRMATION**

Marie-Ann Greenberg, the Chapter 13 Standing Trustee by way of objection to the Debtor's proposed modified plan respectfully objects as follows:

- The Debtor's Projected Disposable Income has not been pledged for the entire Applicable Commitment Period in violation of 11 U.S.C. Section 1325(b)(1)(B).

Specifically, means test base requires 100% plan as originally confirmed.

- The Debtor's Schedule "J" includes expenses not reasonably necessary for the support of the Debtor or his dependents.

Specifically, motorcycle (\$223), boat (\$140).

- Surplus of \$641 and any tax refunds should be paid into plan at the very least. Unsecured claims are \$65,590.

WHEREFORE, Marie-Ann Greenberg, the Chapter 13 Standing Trustee prays that confirmation of the Debtor's Chapter 13 modified plan in its present form be denied.

Dated: May 23, 2011

By: /S/ Marie-Ann Greenberg

Marie-Ann Greenberg, Esquire  
Chapter 13 Standing Trustee

cc: RONALD E. NORMAN, ESQ.